Instructions: Attempt any 6 questions. All questions are caring equal marks.

Q1. Describe the types of customer accounts. What documentations are required to open these accounts to maintain the KYS requirements?

Q2. What is clearing and how it’s operated in Pakistan?

Q3. Differentiate between:
   1. Cheque and Pay order
   2. Demand Draft and Cashier’s Cheques
   3. Holder and Holder in due Course

Q4. What are the legal protections of paying and collecting bank?

Q5 (a) What are the principles of lending?
Q5 (b) Describe the collateral requirement for financing.

Q6. Define Islamic equity funds. How does it differ from SUKUK (Islamic Bond)?

Q7. Briefly describe the management structure of State Bank of Pakistan.

------------------------ BEST OF LUCK ------------------------
KARACHI UNIVERSITY BUSINESS SCHOOL
University of Karachi
FINAL EXAMINATION, JUNE JULY 2009: AFFILIATED COLLEGES
BANKING OPERATIONS: BA (M) – 682
MBA -IV

Date: July 1, 2009
Instruction: Attempt any 6 questions.
Max Marks: 60
Max Time: 3 Hrs

Q1.a. Define Banker according to Negotiable Instrument Act 1881. What are the functions of a commercial bank? (5)

Q1.b. What are the conditions where the banker breaches the duty of secrecy with example? (5)

Q2.a. Define Negotiable Instrument. What are the general characteristics of the Negotiable instruments? (5)

Q2.b. What are the requisites of the cheque? In context of cheque define “Payment in Due Course”. (5)

Q3.a. Define Account and the importance of know your Customer (KYC) for the bank. (5)

Q3.b. Elaborate problems in Personal accounts. (5)

Q4.a. Point out the differences between Islamic Banking and Conventional Banking. (5)

Q4.b. Explain briefly Murabaha and Ijara. (5)

Q5.a. What are the prerequisites of lending explain briefly? (5)

Q5.b. Elaborate different forms of Lending in Pakistan. (5)

Q6.a. Explain Latter of Credit and general clauses of L.C. (5)

Q6.b. Describe different forms of letter of credit. (5)

Q7.a. Explain briefly Charge and Hypothecation. (5)

Q7.b. Define Mortgage. What are the subject’s matters that can be mortgage? (5)
KARACHI UNIVERSITY BUSINESS SCHOOL
University of Karachi
FINAL EXAMINATION, JANUARY 2009: AFFLIATED COLLEGES
BANKING OPERATIONS: BA (M) – 682
MBA – IV

Date: January 19, 2009
Max Marks: 60
Time allowed: 3 Hours

Instruction: Attempt any six questions:

Q1. Enlighten the concept of Good Corporate Governance in banks. Does State Bank put any role in achieving good governance? (10)

Q2. The current bank crisis comprises of liquidity crunch and credit default, what are the different precautionary quantitative and qualitative tools to prevent the bank system from future disaster? (10)

Q3. Scholars and institutions like IMF thought that Islamic Banking system is not affected as conventional banking system during current banking scenario. What are the inherent traits saving Islamic banks? (10)

Q4. What are the primary functions of commercial banks and the sources of fund? (10)

Q5. In secure lending bank hedge themselves with the security, elaborate different types of securities prevailing in Pakistani market. (10)

Q6. Presently the concept of clearing house is vanished from the Pakistani market, then how clearing is done and types of clearing and instruments used? (10)

Q7. Briefly explain any four of the following:

- Electronic Banking
- Dividend Warrant
- Coupon
- Bond
- Postal Order

Best of Luck!
Instruction: Attempt any six questions.

Q1. What are the functions and roles of State Bank of Pakistan? What are the prohibited areas according to section 20 of the State Bank Act 1956? (10)

Q2. According to Article 2 of the uniform customs and practice for documentary credit (Brochure 500) of the International Chamber define Latter of Credit and its clauses. What is the difference between L/C and Collection? (10)

Q3. Narrate 5 C pre-approval, also different principles of lending and generic forms of Credit? (10)

Q4. How you define Account? Also different types of customer account. Elaborate legal requirements for opening minor account in Pakistan? Does the bank need to fill the minor KYC? (10)

Q5. Explain Negotiable Instrument with the help of Cheques and differentiate between promissory note and bill of exchange. (10)

Q6. For financing a car what are the different modes available in Islamic banking. How they are different in view of customer? (10)

Q7. Explain clearing and types of clearing. What are the different Instruments which are acceptable in clearing by the Pakistani Banks? (10)

Best of Luck!
Instruction: Attempt any six questions.

Q1. Define Bank, according to Banking companies ordinance 1962 section 5. Explain the different kinds of activities that a commercial bank can engage from section 7 of banking ordinance? (10)

Q2. According to Article 2 of the uniform customs and practice for documentary credit (Brochure 500) of the International Chamber define Latter of Credit and its clauses. What is the difference between L/C and Collection? (10)

Q3. What is foreign exchange market? Describe the methods or instruments of making foreign payment? (10)

Q4. How you define Account? Also different types of customer account. Elaborate legal requirements for opening minor account in Pakistan? (10)

Q5. Define Endorsement. Mention various kinds of endorsements. (10)

Q6. Enlighten impacts of Islamic Banking in revival of economy. (10)

Q7. Explain clearing and also the procedure and types of clearing. If stale cheque comes in clearing, what is the normal practice of Pakistani Banks? (10)

Best of Luck!